



Background

In June 1998, California's new Healthy Families Program (HFP) joined forces with Medi-Cal for Families (MCF) to provide low-cost and no-cost comprehensive health care coverage to the state's most vulnerable population – uninsured children under 19 years of age living in limited income households. This effort is funded in part by a federal allocation to California under the State Children's Health Insurance Program. The Managed Risk Medical Insurance Board administers the HFP.

California's Low-Cost Plan to Protect its Children

- HFP is California's health coverage program for low- to moderate-income, uninsured children. The program offers comprehensive medical, dental and vision coverage to children who are under 19 years of age and whose families earn too much to qualify for no-cost Medi-Cal, but do not earn enough to afford private health coverage.
- Monthly premiums range from \$4 to \$15 per child per month, to a maximum of \$45 for all children in a family.
- HFP contracts with 26 health plans, 6 dental plans and 3 vision plans statewide. Eligible families may choose from any of the plans available in their county.

California's No-Cost Plan to Protect its Children

- MCF offers no-cost comprehensive health coverage for low-income, uninsured children.
- MCF covers children from birth to age 19. Under some circumstances, MCF covers children up to age 21.
- Like HFP, for children under age 19, MCF determines eligibility based upon a family's income and does not consider family resources.
- MCF offers a choice of health plans in most population centers.

Application Process

- Families may apply for HFP/MCF using a short, mail-in application. Applications and other program materials are available in 11 languages.
- A toll-free number (1-888-747-1222) provides easy access to trained individuals locally who can help families complete their application and allows families to apply by phone or receive answers to specific questions on the application.
- Applications may be obtained by calling the toll-free number or picking one up at a participating community-based organization.
- Certified Application Assistants are available in communities statewide to provide no-cost assistance to families in filling out the application.
- Health-e-app allows use of the Internet to enroll children in HFP/MCF.

Eligibility

Children are eligible for HFP if they are:

- under 19 years of age;
- California residents and U.S. citizens, nationals or eligible immigrants;
- at or below certain family income levels, depending upon the family size and age of the children;
- not eligible for no-cost Medi-Cal; and
- not covered by employer-sponsored insurance for the preceding three months.

Children are eligible for MCF if they are:

- under 19 years of age, or 21 in some cases;
- California residents and U.S. citizens, nationals or eligible immigrants; and
- at or below certain family income levels, depending upon the family size and age of the children.

Benefits

- HFP/MCF offers comprehensive coverage for preventive care, hospitalization, physician, medical and surgical services, as well as prescription drugs.
- HFP/MCF provides dental, mental health services, hearing and vision coverage.
- HFP has co-payments of \$5 (no co-payment for preventive care or hospital services).
- MCF is free (no co-payment for any benefits).

HFP/MCF Enrollment Entities

In July 2005, HFP/MCF reinstated the Enrollment Entity (EE) reimbursement program. For each application that results in an enrollment in HFP/MCF, the EE receives \$50. For each successful re-enrollment application, the EE receives \$25. EEs employ Certified Application Assistants who work in communities statewide to help families fill out enrollment forms.

Enrollment Entity Program Objectives

- Increase enrollment of eligible children in HFP/MCF.
- Improve overall public awareness about HFP/MCF within target populations.
- Educate the families of potentially eligible children about the benefits of preventive care and the availability of state-sponsored health coverage for their children.

Enrollment Statistics

Based upon December 2005 figures, the number of children enrolled in HFP is more than 750,000, while children enrolled in MCF is 3,200,000.